

REMARKS

Claims 1-24 are pending in the application.

Claims 1-24 have been rejected.

Claims 1, 8, 15, and 20 have been amended. Support for the amendments can be found in at least page 16 of the present Specification.

Applicants thank the Examiner for extending the courtesy of a telephonic interview conducted on Wednesday, October 28, 2009.

Rejection of Claims under 35 U.S.C. § 103

Claims 1-24 stand rejected under 35 U.S.C. §103(a) as purportedly being unpatentable over U.S. Patent No. 6,345,278 issued to Hitchcock et al. ("Hitchcock") and common knowledge. While not conceding that the cited references qualify as prior art, but instead to expedite prosecution, Applicants have chosen to respectfully disagree and traverse the rejection as follows. Applicants reserve the right, for example, in a continuing application, to establish that the cited reference, or other references cited now or hereafter, do not qualify as prior art as to an invention embodiment previously, currently, or subsequently claimed.

Applicants respectfully submit that Hitchcock and common knowledge, taken alone or in any permissible combination, fail to disclose, teach, or suggest each of the limitations of the amended independent claims. For example, Hitchcock and common knowledge, taken alone or in any permissible combination, fail to disclose, teach, or suggest:

communicating, by the server system, at least a portion of the consumer loan application data input by the user to the client system, wherein the client system receives from the server system the at least a portion of the consumer loan application data input by the user, and the client system uses the at least a portion of the consumer loan application data input by the user to pre-populate at least one data field corresponding to a

subsequent user interface display of the sequence of user interface displays for display to the user, wherein the client system subsequently generates the subsequent user interface display to include the at least the portion of the consumer loan application data communicated by the server system.

See, e.g., Claims 1 and 8 (amended) (emphasis added).

Hitchcock and common knowledge, taken alone or in any permissible combination, fail to disclose, teach, or suggest the amended limitations because Hitchcock's forms engine (located on the server) purportedly retrieves user data, merges that user data into a college application, and then sends the resulting application to the applicant as an HTML form. *See, e.g., Hitchcock 5:60-66.* In other words, Hitchcock's server merges the user data into an HTML application form prior to sending the HTML application form to the client for display. Hitchcock (taken alone or in any combination with common knowledge) provides no disclosure, teaching, or suggestion of a client receiving user data from a server and pre-populating at least one data field corresponding to a subsequent user interface display with the received user data.

In stark contrast, amended independent Claims 1 and 8 provide a client system that uses at least a portion of the consumer loan application data to "pre-populate at least one data field." The claims further provide that the consumer loan application data is received by the client system from the server system. Thus, while Hitchcock's server purportedly performs the data merging, the claimed client system performs the claimed pre-population.

Applicants do not concede that Claims 15 and 20 recite the same limitations as Claims 1 and 8, but submit that the abovementioned arguments also apply to the amended limitations of Claims 15 and 20 since those limitations were rejected for substantially the same reasons as applied to Claims 1 and 8, as indicated on pages 9 and 11 of the Final Office Action.

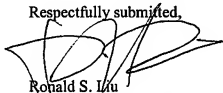
For at least these reasons, Applicants submit that Hitchcock and common knowledge, taken alone or in any permissible combination, fail to provide disclosure of all the limitations of amended Claims 1, 8, 15, and 20, and all claims dependent therefrom, and that these claims are allowable over Hitchcock and common knowledge. Applicants further submit that the allowability of these claims is further reinforced by representations made by the Examiner during the aforementioned teleconference that amendments, as presented, would avoid the currently cited references. Applicants therefore respectfully request the Examiner's reconsideration and withdrawal of the rejections to these claims and an indication of the allowability of the same.

CONCLUSION

Applicants submit that all claims are now in condition for allowance, and an early notice to that effect is earnestly solicited. Nonetheless, should any issues remain that might be subject to resolution through a telephonic interview, the Examiner is requested to telephone the undersigned.

If any extensions of time under 37 C.F.R. § 1.136(a) are required in order for this submission to be considered timely, Applicant hereby petitions for such extensions. Applicant also hereby authorizes that any fees due for such extensions or any other fee associated with this submission, as specified in 37 C.F.R. § 1.16 or § 1.17, be charged to Deposit Account 502306.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Ronald S. Liu', is written over the typed name and title.

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